

**AMENDMENT NUMBER 1
TO FORM NUMBER
CHC-NE HMO-POS-OPEN ACCESS-EOC-2003**

**COVENTRY HEALTH CARE OF NEBRASKA, INC.
EVIDENCE OF COVERAGE**

Section 2.6.1 is stricken in its entirety and replaced with the following:

2.6.1 Special Enrollment Due to Loss of Other Coverage. Subject to the conditions set forth below, an employee and his or her dependents may enroll in this Health Plan if the employee waived coverage under this Health Plan at the time coverage was most recently made available because the employee or dependent had other coverage at the time coverage under this Health Plan was offered and the employee's or dependent's other coverage:

- Was COBRA continuation coverage that has since been exhausted; or,
- If not COBRA continuation coverage, such other coverage terminated due to a loss of eligibility for such coverage or employer contributions toward the other coverage terminated. The term "loss of eligibility for such coverage" includes (1) a loss of coverage due to legal separation, divorce, death, termination of employment, or reduction in the number of hours of employment, or (2) in the case of coverage offered through an HMO, loss of coverage because the employee or dependent no longer lives or works in the HMO's services area. This term does not include loss of coverage due to failure to timely pay required contributions or premiums or loss of coverage for cause (i.e., fraud or intentional misrepresentation); or,
- A situation in which the employee or dependent incurs a claim that would meet or exceed a lifetime limit on all benefits offered under the other coverage.

Required Length of Special Enrollment. An employee and his or her dependents must request special enrollment in writing no later than thirty (30) days from the date that the other coverage was lost, or in the case where the employee or dependent has exceeded a lifetime limit on all benefits offered under the other coverage, no later than thirty (30) days after a claim is first denied due to the operation of a lifetime limit on all benefits.